

B6A (Official Form 6A) (12/07)

In re **Charmon Dickerson**Case No. 12-37254-BJH-13  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				

Total: **\$0.00**

(Report also on Summary of Schedules)

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Bank - Checking Account (5210) Wife's checking account	-	\$2,600.00
		Woodforest Bank - Checking Account (3601)	-	\$2,900.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Breckinridge Point Apartments	-	\$125.00
4. Household goods and furnishings, including audio, video and computer equipment.		Sofa	-	\$175.00
		Loveseat	-	\$100.00
		Televisions (2)	-	\$30.00
		DVD Player (2)	-	\$20.00
		Personal Computer/Printer	-	\$125.00
		Kitchen Table/Chairs	-	\$25.00
		Microwave	-	\$10.00
		Dishes/Flatware	-	\$10.00
		Pots/Pans/Cookware	-	\$20.00
		Beds (2)	-	\$200.00
		Dresser/Nightstand	-	\$50.00
		Lamps/Accessories	-	\$20.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Cellular Telephone	-	\$100.00
6. Wearing apparel.		Family Pictures	-	\$300.00
7. Furs and jewelry.		Clothing (2 Adults)	-	\$300.00
8. Firearms and sports, photographic, and other hobby equipment.	X	Wedding Rings	-	\$400.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X	Whole Life Insurance - State Farm Insurance	-	\$1,100.87
10. Annuities. Itemize and name each issuer.	X	Whole Life Insurance - State Farm Insurance	-	\$564.27
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X	TRS	H	\$21,209.59
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Roth IRA -0 State Farm Mutual Funds	-	\$0.35
		TRS	W	\$9,089.84

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2007 GMC Yukon 4D SLT 2WD, 78,000 Miles	-	\$22,243.75
		2011 Cadillac SRX Luxury 2WD, 34,236 Miles	-	\$29,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			

**In re Charmon Dickerson**

Case No. 12-37254-BJH-13

(if known)

**SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

4

continuation sheets attached

Total >

**\$91,238.67**

In re Charmon Dickerson

Case No. 12-37254-BJH-13

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

- 11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$146,450.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	11 U.S.C. § 522(d)(5)	\$20.00	\$20.00
Chase Bank - Checking Account (5210)	11 U.S.C. § 522(d)(5)	\$2,600.00	\$2,600.00
Wife's checking account			
Woodforest Bank - Checking Account (3601)	11 U.S.C. § 522(d)(5)	\$2,900.00	\$2,900.00
Breckinridge Point Apartments	11 U.S.C. § 522(d)(5)	\$125.00	\$125.00
Sofa	11 U.S.C. § 522(d)(3)	\$175.00	\$175.00
Loveseat	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Televisions (2)	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
DVD Player (2)	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Personal Computer/Printer	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
Kitchen Table/Chairs	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Microwave	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Dishes/Flatware	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Pots/Pans/Cookware	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Beds (2)	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
<i>* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.</i>		<b>\$6,360.00</b>	<b>\$6,360.00</b>

B6C (Official Form 6C) (4/10) -- Cont.

In re Charmon Dickerson

Case No. 12-37254-BJH-13

(If known)

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Dresser/Nightstand	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Lamps/Accessories	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Cellular Telephone	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Family Pictures	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Clothing (2 Adults)	11 U.S.C. § 522(d)(3)	\$300.00	\$300.00
Wedding Rings	11 U.S.C. § 522(d)(4)	\$400.00	\$400.00
Whole Life Insurance - State Farm Insurance	11 U.S.C. § 522(d)(7)	\$1,100.87	\$1,100.87
Whole Life Insurance - State Farm Insurance	11 U.S.C. § 522(d)(7)	\$564.27	\$564.27
TRS	11 U.S.C. § 522(d)(10)(E)	\$21,209.59	\$21,209.59
Roth IRA -0 State Farm Mutual Funds	11 U.S.C. § 522(d)(10)(E)	\$0.35	\$0.35
TRS	11 U.S.C. § 522(d)(10)(E)	\$9,089.84	\$9,089.84
2007 GMC Yukon 4D SLT 2WD, 78,000 Miles	11 U.S.C. § 522(d)(2)	\$1,981.75	\$22,243.75
2011 Cadillac SRX Luxury 2WD, 34,236 Miles	11 U.S.C. § 522(d)(2)	\$0.00	\$29,500.00
		<b>\$41,476.67</b>	<b>\$91,238.67</b>

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

**No** continuation sheets attached

**Subtotal (Total of this Page)**  
**Total (Use only on last page)**

\$57,479.0

\$7,017.00

**\$57,479.0**

**\$7,017.00**

(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)
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B6E (Official Form 6E) (04/10)

In re **Charmon Dickerson**Case No. **12-37254-BJH-13**

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/10) - Cont.

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(If Known)

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Administrative allowances							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND WIFE, JOINT OR CO-MUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY

ACCT #:	C	DATE INCURRED: <b>11/12/2012</b> CONSIDERATION: <b>Attorney Fees</b> REMARKS: <b>In Plan</b>				\$2,663.50	\$2,663.50	\$0.00

Sheet no. 1 of 1 continuation sheets  
attached to Schedule of Creditors Holding Priority Claims

Subtotals (Totals of this page) &gt;

Total &gt;

\$2,663.50 \$2,663.50 \$0.00

\$2,663.50

(Use only on last page of the completed Schedule E.  
Report also on the Summary of Schedules.)

Totals &gt;

(Use only on last page of the completed Schedule E.  
If applicable, report also on the Statistical Summary  
of Certain Liabilities and Related Data.)

	\$2,663.50	\$0.00
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**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Aaron's Inc</b> 119 N. Greenville Ave Allen, TX 75002	C	DATE INCURRED: CONSIDERATION: <b>Contract/Lease</b> REMARKS: <b>Furniture Lease to Own</b>				<b>Notice Only</b>
ACCT #: <b>xxxxxxxxx4050</b> <b>Allied Interstate</b> P.O. Box 1471 Minneapolis, MN 55440	C	DATE INCURRED: CONSIDERATION: <b>Collecting for - ASHLEY FURNITURE HOMESTORE</b> REMARKS:				<b>Notice Only</b>
ACCT #: <b>xxxx-xxxx-xxxx-0235</b> <b>Bank of America</b> P.O. Box 53137 Phoenix, AZ 85072-3137	C	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$7,497.96</b>
ACCT #: <b>Breckinridge Point</b> 3500 Northstar Rd. Richardson, TX 75082	C	DATE INCURRED: CONSIDERATION: <b>Contract/Lease</b> REMARKS: <b>Residential Lease</b>				<b>Notice Only</b>
ACCT #: <b>xxxx5146</b> <b>Cashcall Inc</b> 1600 S Douglass Rd Anaheim, CA 92806	C	DATE INCURRED: <b>08/02/2012</b> CONSIDERATION: <b>Signature Loan</b> REMARKS:				<b>\$2,598.00</b>
ACCT #: <b>xxxx3773</b> <b>Cashnet USA</b> 200 W Jackson Blvd 4th Floor Chicago, IL 60606	C	DATE INCURRED: CONSIDERATION: <b>Payday Loan</b> REMARKS:				<b>\$1,070.94</b>
<b>Subtotal &gt;</b>						<b>\$11,166.90</b>
<b>Total &gt;</b>						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>Citi PO Box 6497 Sioux Falls, SD 57117</b>	C	DATE INCURRED: <b>12/18/2003</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,569.00
ACCT #: <b>xxxx-xxxx-xxxx-9776</b> <b>Discover Fin Svcs LLC PO Box 15316 Wilmington, DE 19850</b>	C	DATE INCURRED: <b>06/20/2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,174.00
ACCT #: <b>xxxxxxxxxxxx9083</b> <b>G Jwl/Cbna PO Box 6497 Sioux Falls, SD 57117</b>	C	DATE INCURRED: <b>08/06/2010</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$1,929.00
ACCT #: <b>xxxxxxxxxxxx9512</b> <b>Gecrb/Ashley Homestore 950 Forrer Blvd Kettering, OH 45420</b>	C	DATE INCURRED: <b>06/05/2011</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				\$2,288.00
ACCT #: <b>JPMorgan Chase Bank, NA P.O. Box 659754 San Antonio, TX 78265</b>	C	DATE INCURRED: CONSIDERATION: <b>Overdraft Fees</b> REMARKS:				\$34.00
ACCT #: <b>xxxxxxxxxxxx6191</b> <b>Onemain PO Box 499 Hanover, MD 21076</b>	C	DATE INCURRED: <b>08/11/2009</b> CONSIDERATION: <b>Signature Loan</b> REMARKS:				\$1,990.00
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$8,984.00</b>
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Charmon Dickerson**Case No. **12-37254-BJH-13**

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx0001  State Tex Studen Ln 4 PO Box 12788 Austin, TX 78711	C	DATE INCURRED: <b>07/12/2004</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				\$641.00
ACCT #: xxxxxxxxxxxx6000  Stephen F Austin State 1936 North St Nacogdoches, TX 75965	C	DATE INCURRED: <b>06/30/2002</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				\$429.00
ACCT #: xxxxxxxxxxxx1161  Us Dept of Education PO Box 5609 Greenville, TX 75403	C	DATE INCURRED: <b>03/05/2012</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				\$12,506.00
ACCT #: xxxxxxxxxxxx1061  Us Dept of Education PO Box 5609 Greenville, TX 75403	C	DATE INCURRED: <b>03/05/2012</b> CONSIDERATION: <b>Student Loan</b> REMARKS:				\$31,954.00
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$45,530.00
			Total >			\$65,680.90
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Aaron's Inc</b> 119 N. Greenville Ave Allen, TX 75002	Furniture Lease to Own Contract to be ASSUMED
<b>Breckinridge Point</b> 3500 Northstar Rd. Richardson, TX 75082	Residential Lease Contract to be ASSUMED

**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Aaron's Inc</b> 119 N. Greenville Ave Allen, TX 75002
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Allied Interstate</b> P.O. Box 1471 Minneapolis, MN 55440
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Allmand Law Firm, PLLC</b> 5646 Milton Street, Ste 120 Dallas, TX 75206
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Ally Financial</b> 200 Renaissance Ctr Detroit, MI 48243
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Bank of America</b> P.O. Box 53137 Phoenix, AZ 85072-3137
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Breckinridge Point</b> 3500 Northstar Rd. Richardson, TX 75082

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 1*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Cashcall Inc</b> 1600 S Douglass Rd Anaheim, CA 92806
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Cashnet USA</b> 200 W Jackson Blvd 4th Floor Chicago, IL 60606
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Citi</b> PO Box 6497 Sioux Falls, SD 57117
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Discover Fin Svcs LLC</b> PO Box 15316 Wilmington, DE 19850
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>G Jwl/Cbna</b> PO Box 6497 Sioux Falls, SD 57117
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Gecrb/Ashley Homestore</b> 950 Forrer Blvd Kettering, OH 45420
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>JPMorgan Chase Bank, NA</b> P.O. Box 659754 San Antonio, TX 78265

In re **Charmon Dickerson**Case No. 12-37254-BJH-13

(if known)

**SCHEDULE H - CODEBTORS***Continuation Sheet No. 2*

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Onemain</b> PO Box 499 Hanover, MD 21076
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Springleaf Financial S</b> 1301 Custer Rd Ste 250 Plano, TX 75075
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>State Farm Fncl Svcs F</b> 3 State Farm Plz Bloomington, IL 61791
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>State Tex Studen Ln 4</b> PO Box 12788 Austin, TX 78711
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Stephen F Austin State</b> 1936 North St Nacogdoches, TX 75965
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Us Dept of Education</b> PO Box 5609 Greenville, TX 75403
<b>Dickerson, Terron</b> 3500 North Star Rd #125 Richardson, TX 75082	<b>Us Dept of Education</b> PO Box 5609 Greenville, TX 75403

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  Married	Dependents of Debtor and Spouse			
	Relationship(s):	Age(s):	Relationship(s):	Age(s):
<b>Employment:</b>	<b>Debtor</b>		<b>Spouse</b>	
Occupation	Teacher		Teacher	
Name of Employer	Richardson ISD		Richardson ISD	
How Long Employed	August 14, 2012		August 14, 2012	
Address of Employer	400 South Greenville Ave Richardson, TX 75081		400 South Greenville Ave Richardson, TX 75081	

INCOME: (Estimate of average or projected monthly income at time case filed)

	<b>DEBTOR</b>	<b>SPOUSE</b>
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$4,131.25	\$3,866.67
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$4,131.25</b>	<b>\$3,866.67</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$380.18	\$343.03
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$57.38	\$53.54
d. Insurance	\$200.85	\$209.87
e. Union dues	\$0.00	\$0.00
f. Retirement	\$264.40	\$247.47
g. Other (Specify)	\$2.18	\$2.51
h. Other (Specify)	\$1.32	\$1.46
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$906.31</b>	<b>\$857.88</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,224.94</b>	<b>\$3,008.79</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,224.94</b>	<b>\$3,008.79</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)		<b>\$6,233.73</b>

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:  
**None.**

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$1,075.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$175.00
b. Water and sewer	\$50.00
c. Telephone	\$193.00
d. Other: Internet and Cable	\$93.94
3. Home maintenance (repairs and upkeep)	\$50.00
4. Food	\$400.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$80.00
7. Medical and dental expenses	\$60.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$150.00
10. Charitable contributions	\$649.82
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$11.66
b. Life	\$120.00
c. Health	
d. Auto	\$155.40
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto: 2011 Cadillac SRX	\$538.12
b. Other: Springleaf	\$236.35
c. Other: Personal Care	\$150.00
d. Other: Gym Membership	\$132.07
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	\$93.92
17.b. Other: Aaron's Rental	\$93.92
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,858.20</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$6,233.73
b. Average monthly expenses from Line 18 above	\$4,858.20
c. Monthly net income (a. minus b.)	\$1,375.53

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In re **Charmon Dickerson**Case No. **12-37254-BJH-13**Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

<b>NAME OF SCHEDULE</b>	<b>ATTACHED (YES/NO)</b>	<b>NO. OF SHEETS</b>	<b>ASSETS</b>	<b>LIABILITIES</b>	<b>OTHER</b>
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	5	\$91,238.67		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$57,479.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,663.50	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$65,680.90	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			\$6,233.73
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$4,858.20
<b>TOTAL</b>		<b>20</b>	<b>\$91,238.67</b>	<b>\$125,823.40</b>	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION**

In re **Charmon Dickerson**Case No. **12-37254-BJH-13**Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$45,530.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$45,530.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$6,233.73</b>
Average Expenses (from Schedule J, Line 18)	<b>\$4,858.20</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	<b>\$6,829.31</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$7,017.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$2,663.50</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$65,680.90</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$72,697.90</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Charmon Dickerson**

Case No. **12-37254-BJH-13**

(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 11/27/2012

Signature /s/ Charmon Dickerson  
Charmon Dickerson

Date \_\_\_\_\_

Signature \_\_\_\_\_

[If joint case, both spouses must sign.]